

EXHIBIT 24

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GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

07/16/09

JEAN M GAGNON
PAMELA LONGONI
5540 TWIN CREEKS DRIVE
RENO NV 89523

RE: Account Number 7440353498
Property Address 5540 TWIN CREEKS DRIVE
RENO NV 89523

Dear JEAN M GAGNON
PAMELA LONGONI

The repayment plan we previously established at your request has been canceled for one or more of the following reasons:

- The payment received does not represent the correct amount as specified in the signed repayment agreement.
- The payment was not received by the payment due date as specified in the signed repayment agreement.
- The signed repayment agreement has not been received.
- The required contribution has not been received.

Notice -- This is an attempt to collect a debt and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced loan, not as a personal liability.

At this time, the default proceedings will resume. If you wish to discuss the status of your account or the canceled payment plan, please contact the Loss Mitigation Department at 800-850-4622, extension .

Loss Mitigation Department
Loan Servicing

5:86

GMAC-01-0282